CustodyStress

REFERENCE MEMO

Bitcoin Custody Stress Testing

This document outlines the CustodyStress diagnostic, which is used to examine how a Bitcoin custody system behaves under real-world stress, so that custody structure and assumptions can be understood and referenced by others when coordination or interpretation is required.

What This Is

A Bitcoin Custody Stress Test is a scenario-driven assessment that evaluates whether a Bitcoin custody system survives realistic failure conditions, including:

- Death or incapacity
- Device or credential loss
- Helper, executor, or signer unavailability
- Vendor or service failure
- Delay, confusion, or partial information

The assessment models system behavior under stress, not setup quality, technical sophistication, or best practices.

It produces a *Bitcoin Custody Survivability Profile* along with supporting reference documents intended to be read and referenced by third parties when custody must be interpreted without the original owner present.

Why This Exists

Bitcoin custody systems are often designed and understood by one person, but later encountered by others through wills, trusts, estate documents, or family records.

In these situations, documents are often the primary source of shared understanding. This diagnostic reference exists to make custody system behavior explicit before interpretation is required, so that assumptions and dependencies are visible in advance.

The assessment is conducted proactively, while the original owner is available, so that resulting documents can later support accurate interpretation and coordination.

What This Is Not

This assessment is not:

- Advice or recommendations
- A checklist, guide, or tutorial
- A custody audit or certification
- A planning or execution service
- A guarantee of recovery or access

It does not instruct anyone on what to change or what actions to take.

What the Assessment Examines

The assessment treats all wallets, tools, services, people, and documentation as one custody system when they share dependencies.

The assessment is run in advance to make custody structure and dependencies explicit for later third-party interpretation.

It explicitly distinguishes between:

- Access authority and signing authority
- Recoverability and survivability
- Redundancy and independence
- Documented intent and executable control

It also surfaces dependency overlap, delay risk, and coordination failure points across custody, recovery, and inheritance contexts.

> When Bitcoin custody must be examined, interpreted, or coordinated by others, one neutral framing question is:
> *"Has a Bitcoin Custody Stress Test been run?"*

This diagnostic is typically run by individuals or families before custody must be interpreted or coordinated by others.

For reference only. No response required.